

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

In Re:

Case No.: _____

Judge: _____

Chapter: _____

Recommended Local Form: ☐ Followed ☐ Modified

**CREDITOR'S
CERTIFICATION OF DEFAULT**

_____ does hereby certify as follows:

1. I am a _____ for _____, a secured creditor of the debtor.
2. On _____, an Order issued from this Court, a copy of which is attached hereto as an exhibit, providing for the cure of post-petition arrearages, and in default of such monthly payments for a thirty (30) day period, allowing the secured creditor ex parte relief to vacate the stay, with notice to the trustee, debtor and his attorney, if any.
3. Debtor has failed to comply with the aforesaid order:

☐ by missing payments and/or by failing to make the correct payments as summarized on the annexed schedule "A". (Local Form 16 or 16A).

☐ Other _____.

4. This certification is being made in an effort to enforce the prior order of this court and to vacate the stay.
5. I certify the above facts to be true. I am aware that if the above facts are willfully false, I am subject to punishment.

Dated: Sept. 8, 2021

/s/ Melissa A. Epler
Signature

Payment History

Account Name:	Tamika M Brown Wesley	Case #:	20-14769	Last Payment Date:	1/31/2018
Account Number:	4539027646	File Date:	03/22/20	Contractual Due Date:	5/30/2014
Date Completed:	08/12/21	Chapter:	13	Post-petition Due Date:	03/30/20

Transaction Date	Payment Amount Due	Amount Received	Fee/Cost Assessed	Description	Payment Due Date	Amount Past Due	Payment application				Principal Balance	Fees/ Costs Balance	Suspense Balance	Total Delinquency (pmts + fees - suspense)
							Principal	Interest	Fees/Costs	Suspense				
				Beginning Balance							\$27,820.46			
03/10/20	\$220.41	\$0.00		Monthly Billing	03/30/20	\$220.41					\$27,820.46	\$0.00	\$0.00	\$220.41
04/10/20	\$227.61	\$0.00		Monthly Billing	03/30/20	\$448.02					\$27,820.46	\$0.00	\$0.00	\$448.02
05/10/20	\$189.80	\$0.00		Monthly Billing	03/30/20	\$637.82					\$27,820.46	\$0.00	\$0.00	\$637.82
06/10/20	\$192.27	\$0.00		Monthly Billing	03/30/20	\$830.09					\$27,820.46	\$0.00	\$0.00	\$830.09
07/10/20	\$189.80	\$0.00		Monthly Billing	03/30/20	\$1,019.89					\$27,820.46	\$0.00	\$0.00	\$1,019.89
08/10/20	\$192.27	\$0.00		Monthly Billing	03/30/20	\$1,212.16					\$27,820.46	\$0.00	\$0.00	\$1,212.16
09/10/20	\$192.27	\$0.00		Monthly Billing	03/30/20	\$1,404.43					\$27,820.46	\$0.00	\$0.00	\$1,404.43
10/10/20	\$189.80	\$0.00		Monthly Billing	03/30/20	\$1,594.23					\$27,820.46	\$0.00	\$0.00	\$1,594.23
11/10/20	\$192.27	\$0.00		Monthly Billing	03/30/20	\$1,786.50					\$27,820.46	\$0.00	\$0.00	\$1,786.50
12/10/20	\$189.80	\$0.00		Monthly Billing	03/30/20	\$1,976.30					\$27,820.46	\$0.00	\$0.00	\$1,976.30
01/10/21	\$192.33	\$0.00		Monthly Billing	03/30/20	\$2,168.63					\$27,820.46	\$0.00	\$0.00	\$2,168.63
02/10/21	\$192.48	\$0.00		Monthly Billing	03/30/20	\$2,361.11					\$27,820.46	\$0.00	\$0.00	\$2,361.11
03/10/21	\$185.07	\$0.00		Monthly Billing	03/30/20	\$2,546.18					\$27,820.46	\$0.00	\$0.00	\$2,546.18
04/10/21	\$192.48	\$0.00		Monthly Billing	03/30/20	\$2,738.66					\$27,820.46	\$0.00	\$0.00	\$2,738.66
04/13/21		\$0.00	\$61.00	Property Search	03/30/20	\$2,738.66					\$27,820.46	\$61.00	\$0.00	\$2,799.66
05/10/21	\$190.01	\$0.00		Monthly Billing	03/30/20	\$2,928.67					\$27,820.46	\$61.00	\$0.00	\$2,989.67
05/21/21		\$0.00	\$650.00	Bankruptcy Attorney	03/30/20	\$2,928.67					\$27,820.46	\$711.00	\$0.00	\$3,639.67
06/10/21	\$192.46	\$0.00		Monthly Billing	03/30/20	\$3,121.13					\$27,820.46	\$711.00	\$0.00	\$3,832.13
07/10/21	\$189.67	\$0.00		Monthly Billing	03/30/20	\$3,310.80					\$27,820.46	\$711.00	\$0.00	\$4,021.80
08/10/21	\$191.39	\$0.00		Monthly Billing	03/30/20	\$3,502.19					\$27,820.46	\$711.00	\$0.00	\$4,213.19
08/10/21		\$0.00	\$901.00	Bankruptcy Attorney	03/30/20	\$3,502.19					\$27,820.46	\$1,612.00	\$0.00	\$5,114.19
08/10/21		\$0.00	\$188.00	Bankruptcy Cost	03/30/20	\$3,502.19					\$27,820.46	\$1,800.00	\$0.00	\$5,302.19

Debtor has failed to make the monthly cure payments in the amount of \$488.11 each for June, 2021 through August, 2021, in accordance with the 6/23/21 Order

TOTAL DELINQUENCY IS \$1,464.33

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Order Filed on June 23, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Case No.: _____

Judge: _____

Hearing Date(s): _____

Chapter: _____

Recommended Local Form

☐ Followed☐ Modified**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.**DATED: June 23, 2021**A handwritten signature in cursive script, reading "Rosemary Gambardella".
Honorable Rosemary Gambardella
United States Bankruptcy Judge

Applicant: _____

Applicant's Counsel: _____

Debtor's Counsel: _____

Property Involved ("Collateral"): _____

Relief sought: ☐ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☐ The Debtor is overdue for _____ months, from _____ to _____.

☐ The Debtor is overdue for _____ payments at \$_____ per month.

☐ The Debtor is assessed for _____ late charges at \$_____ per month.

☐ Applicant acknowledges receipt of funds in the amount of \$_____ received after the motion was filed.

Total Arrearages Due \$_____.

2. Debtor must cure all post-petition arrearages, as follows:

☐ Immediate payment shall be made in the amount of \$_____. Payment shall be made no later than _____.

☐ Beginning on _____, MONTHLY payments shall continue to be made in the amount of \$_____ (June Payment is \$192.46)

☐ Beginning on _____, additional monthly cure payments shall be made in the amount of \$_____ for _____ months.

☐ The amount of \$_____ shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$_____ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☐ Immediate payment: _____

☐ Regular monthly payment: _____

☐ Monthly cure payment: _____

4. In the event of Default:

☐ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☐ The Applicant is awarded attorneys fees of \$_____, and costs of \$_____.

The fees and costs are payable:

☐ through the Chapter 13 plan.

☐ to the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.